

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF New Jersey NEW JERSEY

In re Avraham and Sylvia Manheim

Case No. 17-33851  
Reporting Period: Feb. 1 - Feb. 28, 2018

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.  
Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case.  
Submit copy of report to any official committee appointed in the case.

Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	
Copies of bank statements		
Cash disbursements journals		
Statement of Operations		
Balance Sheet		
Status of Postpetition Taxes		
Copies of IRS Form 6123 or payment receipt		
Copies of tax returns filed during reporting period		
Summary of Unpaid Postpetition Debts		
Listing of aged accounts payable		
Accounts Receivable Reconciliation and Aging		
Debtor Questionnaire		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)  
(9/99)

In re: Avraham and Sylvia Manheim  
Debtor

Case No. 17-33851  
Reporting Period Feb. 1 - Feb. 28, 2018

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Ending Date Actual
<b>Cash - Beginning of Month</b>	<b>\$2,452.94</b>	
<b>RECEIPTS</b>		
Wages (Net)	\$7,630	\$14,720.00
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	\$7,970	\$27,259.00
<b>Total Receipts</b>	<b>\$15,600</b>	<b>\$42,519.00</b>
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	\$2,675.56	\$10,608.50
Rental Payment(s)		
Other Secured Note Payments		
Utilities	\$749.53	\$1,341.33
Insurance		
Auto Expense /Transportation	\$2,694.48	\$2,970.11
Lease Payments		
IRA Contributions		
Repairs and Maintenance	\$200.00	\$1,092.83
Medical Expenses	\$2,999.42	\$6,421.65
Household Expenses	\$2,115.92	\$7,876.75
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)	\$2,444.32	\$6,261.76
<b>Total Ordinary Disbursements</b>	<b>\$13,879.23</b>	<b>\$36,572.93</b>
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		
U. S. Trustee Fees	\$325	
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>	<b>\$325</b>	<b>\$650.00</b>
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>\$14,204.23</b>	<b>\$37,222.93</b>
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<b>\$1,395.77</b>	<b>\$6,064.07</b>
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	<b>\$2,285.72</b>	<b>\$6,954.02</b>

FORM MOR-1(INDV)  
(9/99)

In re Avraham and Sylvia Manheim  
Debtor

Case No. 17-33851  
Reporting Period: Feb. 1 - Feb. 28, 2018

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
Rent County Line Rd. E. 1289	\$1,650	\$2,876.00
Rent Dewey Ave. 325	\$2,870	\$12,170.00
Rent Joe Parker Rd. 340G	\$980	\$3,720.00
Rent Paris Ct. 1346	\$1,240	\$2,440.00
Support Business	\$500	\$1,000.00
Support Daas Kedoishim	\$750	\$1,350.00
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
\$400 Was deducted from \$1,240 for commission.		
\$2,044.32 See attached Profit & Loss statement		
<b>Other Reorganization Expenses</b>		

FORM MOR-1 (INDV) (CONT)  
(9/99)

**Sylvia Manheim Avraham Manheim**  
**Profit & Loss**  
**February 2018**

Feb 18

**Ordinary Income/Expense**

**Income**

<b>Business Support</b>	1,250.00
<b>Rental Income</b>	6,720.00
<b>Salary</b>	
<b>Avraham Manheim</b>	1,550.00
<b>Sylvia Manheim</b>	3,040.00
<b>Total Salary</b>	<u>4,590.00</u>
<b>Total Income</b>	<u>12,560.00</u>
<b>Gross Profit</b>	12,560.00

**Expense**

<b>Advertising and Promotion</b>	120.53
<b>Bank Service Charges</b>	35.00
<b>Bankruptcy Fees</b>	325.00
<b>Cleaning &amp; Maint</b>	730.00
<b>Commission</b>	400.00
<b>Computer and Internet Expenses</b>	10.00
<b>Continuing Education</b>	50.00
<b>Household Exp</b>	2,115.92
<b>Medical</b>	2,999.42
<b>Mortgage</b>	2,675.56
<b>Office Supplies</b>	48.34
<b>Printing Expense</b>	137.20
<b>Repairs and Maintenance</b>	200.00
<b>Shipping</b>	21.99
<b>Supplies</b>	891.26
<b>Transportation</b>	2,694.48
<b>Utilities</b>	749.53
<b>Total Expense</b>	<u>14,204.23</u>
<b>Net Ordinary Income</b>	<u>-1,644.23</u>
<b>Net Income</b>	<u><u>-1,644.23</u></u>

addl salary check 3040.00

Total: 1,395.77

**Sylvia Manheim Avraham Manheim**  
**Transaction Detail By Account**  
**February 2018**

Type	Date	Num	Adj	Name	Memo	Class	Ctr	Split	Debit	Credit	Balance
<b>Business Support</b>											
Deposit	02/16/2018			Best Enterprise	Deposit	0659 Manheim DIP 17-33851			500.00	500.00	
Deposit	02/21/2018			Datas Kodoshim	Deposit	0659 Manheim DIP 17-33851			480.00	980.00	
Deposit	02/28/2018			Datas Kodoshim	Deposit	0659 Manheim DIP 17-33851			270.00	1,250.00	
<b>Total Business Support</b>									0.00	1,250.00	1,250.00
<b>Rental Income</b>											
Deposit	02/06/2018			Joe Parker Rd 340G	Deposit	0659 Manheim DIP 17-33851			960.00	960.00	
Deposit	02/12/2018			County Line Rd E 1289	Deposit	0659 Manheim DIP 17-33851			1,650.00	2,610.00	
Deposit	02/22/2018			Dewey Ave 325 - 1	Deposit	0659 Manheim DIP 17-33851			2,870.00	5,480.00	
Deposit	02/28/2018			Pants Cr 1346	Deposit	0659 Manheim DIP 17-33851			1,240.00	6,720.00	
<b>Total Rental Income</b>									0.00	6,720.00	6,720.00
<b>Salary</b>											
<b>Avraham Manheim</b>											
Deposit	02/28/2018			Yankov Friedman	Deposit	0659 Manheim DIP 17-33851			1,550.00	1,550.00	
<b>Total Avraham Manheim</b>									0.00	1,550.00	1,550.00
<b>Sylvia Manheim</b>											
Deposit	02/28/2018			Cleanview Equities	Deposit	0659 Manheim DIP 17-33851			3,040.00	3,040.00	
<b>Total Sylvia Manheim</b>									0.00	3,040.00	3,040.00
<b>Total Salary</b>										4,590.00	4,590.00
<b>TOTAL</b>									0.00	12,550.00	12,550.00

**Sylvia Manheim Avraham Manheim**  
**Balance Sheet**  
**As of February 28, 2018**

Feb 28, 18

**ASSETS**

**Current Assets**

**Checking/Savings**

0699 Manheim DIP 17-33851	5,024.97
1572 Manheim 17-33851	3.35
1655 Manheim DIP 17-33851	0.61
6050 Manheim	0.52

Cash Drawer	252.64
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Total Checking/Savings	5,282.09
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Total Current Assets	5,282.09
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**TOTAL ASSETS**

**5,282.09**

**LIABILITIES & EQUITY**

**Equity**

Distributions	-190.00
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Opening Balance Equity	-85.90
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Owners Equity	-105.26
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Net Income	5,663.25
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Total Equity	5,282.09
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**TOTAL LIABILITIES & EQUITY**

**5,282.09**

**Sylvia Manheim Avraham Manheim  
Reconciliation Summary**

**0699 Manheim DIP 17-33851, Period Ending 02/23/2018**

Feb 23, 18

<b>Beginning Balance</b>	2,452.94
<b>Cleared Transactions</b>	
Checks and Payments - 164 items	-13,983.23
Deposits and Credits - 17 items	<u>13,816.01</u>
Total Cleared Transactions	-167.22
<b>Cleared Balance</b>	<u>2,285.72</u>
Register Balance as of 02/23/2018	2,285.72

**Sylvia Manheim Avraham Manheim**

**Reconciliation Detail**

**0699 Manheim DIP 17-33851, Period Ending 02/23/2018**

Type	Date	Num	Name	Cir	Amount	Balance
Transfer	02/01/2018				-700.00	-6,050.47
Check	02/01/2018	1128	Morris Bowmin	✓	-136.00	-6,186.47
Check	02/01/2018	dc	Lakeway	✓	-37.00	-6,223.47
Check	02/01/2018	dc	Supreme Health	✓	-18.65	-6,242.12
Transfer	02/02/2018				-160.00	-6,402.12
Check	02/02/2018	dc	Aisle 9	✓	-69.10	-6,471.22
Check	02/02/2018	dc	Joseph and David	✓	-56.19	-6,527.41
Check	02/02/2018	dc	Lakeway	✓	-54.50	-6,581.91
Check	02/02/2018	dc	Lakeway	✓	-37.00	-6,618.91
Check	02/02/2018	dc	Emes Supermarket	✓	-27.05	-6,645.96
Check	02/05/2018	1133			-500.00	-7,145.96
Check	02/05/2018	1132			-500.00	-7,645.96
Transfer	02/05/2018				-200.00	-7,845.96
Check	02/05/2018	1105	Plumber		-200.00	-8,045.96
Transfer	02/05/2018				-50.00	-8,095.96
Check	02/05/2018	dc	Lakeway	✓	-37.00	-8,132.96
Check	02/05/2018	dc	Lakeway	✓	-29.00	-8,161.96
Check	02/05/2018	dc	Staples	✓	-22.79	-8,184.75
Check	02/05/2018	dc	Lakeway	✓	-20.00	-8,204.75
Check	02/05/2018	dc	Supreme Health	✓	-19.36	-8,224.11
Check	02/05/2018	dc	Amazon	✓	-18.95	-8,243.06
Check	02/05/2018	dc	Madison Pharmacy	✓	-11.21	-8,254.27
Check	02/05/2018	dc	Four Corners	✓	-10.96	-8,265.23
Check	02/05/2018	dc	Emes Supermarket	✓	-8.58	-8,273.81
Check	02/05/2018	dc	Emes Supermarket	✓	-4.49	-8,278.30
Transfer	02/06/2018				-200.00	-8,478.30
Transfer	02/06/2018				-100.00	-8,578.30
Check	02/08/2018	dc	Dr. Christopher Tabick	✓	-400.00	-8,978.30
Check	02/08/2018	dc	NPGS II	✓	-159.94	-9,138.24
Check	02/08/2018	dc	Amazon	✓	-55.14	-9,193.38
Check	02/08/2018	dc	Amazon	✓	-43.98	-9,237.36
Check	02/08/2018	dc	Amazon	✓	-43.98	-9,281.34
Check	02/08/2018	dc	Lakeway	✓	-42.00	-9,323.34

### Sylvia Manheim Avraham Manheim

#### Reconciliation Detail

**0699 Manheim DIP 17-33851, Period Ending 02/23/2018**

Type	Date	Num	Name	Ctr	Amount	Balance
Check	02/08/2018	dc	Joseph and David		-38.54	-9,361.88
Check	02/08/2018	dc	Emes Supermarket		-30.74	-9,392.62
Check	02/08/2018	dc	Amazon		-28.70	-9,421.32
Check	02/08/2018	dc	Amazon		-22.89	-9,444.21
Check	02/08/2018	dc	Amazon		-19.98	-9,464.19
Check	02/08/2018	dc	Emes Supermarket		-18.14	-9,482.33
Check	02/08/2018	dc	Circa		-14.87	-9,497.20
Check	02/08/2018	dc	Amazon		-11.15	-9,508.35
Check	02/08/2018	dc	Amazon		-9.99	-9,518.34
Check	02/08/2018	dc	Emes Supermarket		-9.93	-9,528.27
Check	02/08/2018	dc	Circa		-7.94	-9,536.21
Check	02/08/2018	dc	Amazon		-6.54	-9,542.75
Check	02/09/2018	dc	Lakeway		-255.00	-9,797.75
Check	02/09/2018	1137	Levi		-160.00	-9,957.75
Transfer	02/09/2018				-100.00	-10,057.75
Check	02/09/2018	dc	Verizon		-54.88	-10,112.63
Check	02/09/2018	dc	Lakeway		-30.17	-10,142.80
Check	02/09/2018	dc	Satmar Meat		-29.18	-10,171.98
Check	02/09/2018	dc	Supreme Health		-19.75	-10,191.73
Transfer	02/12/2018				-250.00	-10,441.73
Transfer	02/12/2018				-200.00	-10,641.73
Transfer	02/12/2018				-50.00	-10,691.73
Check	02/12/2018	1113	Esther Manheim		-50.00	-10,741.73
Check	02/12/2018	dc	Amazon		-40.55	-10,782.28
Check	02/12/2018	dc	Amazon		-36.52	-10,818.80
Check	02/12/2018	1106	Joseph and David		-36.40	-10,855.20
Check	02/12/2018	1110	Lakeway		-27.00	-10,882.20
Check	02/12/2018	dc	Emes Supermarket		-2.78	-10,884.98
Transfer	02/13/2018				-170.00	-11,054.98
Check	02/13/2018	1139	Morris Bowman		-170.00	-11,224.98
Check	02/13/2018	1136	Lakeway		-45.00	-11,269.98
Check	02/13/2018	1103	Lakeway		-23.00	-11,292.98
Check	02/13/2018	dc	Beeper Plus		-6.42	-11,299.40

## Sylvia Manheim Avraham Manheim

### Reconciliation Detail

0699 Manheim DIP 17-33851, Period Ending 02/23/2018

Type	Date	Num	Name	Cir	Amount	Balance
Check	02/14/2018	dc	Paypal		-104.99	-11,404.39
Check	02/14/2018	dc	FedEx		-21.99	-11,426.38
Check	02/14/2018	dc	Supreme Health		-21.85	-11,448.23
Check	02/14/2018	dc	Lakeway		-21.42	-11,469.65
Check	02/14/2018	dc	Uber		-8.23	-11,477.88
Check	02/14/2018	dc	Aisle 9		-6.58	-11,484.46
Check	02/14/2018	dc	BP Print Group		-3.10	-11,487.56
Check	02/14/2018	dc	Staples		-2.35	-11,489.91
Transfer	02/15/2018				-100.00	-11,589.91
Check	02/15/2018	dc	Blaise		-48.00	-11,637.91
Check	02/15/2018	dc	Joseph and David		-38.54	-11,676.45
Check	02/15/2018	dc	Lakeway		-33.00	-11,709.45
Check	02/15/2018	dc	Selco Hatters		-30.00	-11,739.45
Check	02/15/2018	dc	Uber		-21.52	-11,760.97
Check	02/15/2018	dc	Emes Supermarket		-11.49	-11,772.46
Check	02/15/2018	dc	Emes Supermarket		-10.77	-11,783.23
Check	02/15/2018	dc	Uber		-9.39	-11,792.62
Check	02/15/2018	dc	Supreme Health		-8.38	-11,801.00
Check	02/15/2018	dc	Uber		-8.27	-11,809.27
Check	02/15/2018	dc	Aisle 9		-6.90	-11,816.17
Check	02/15/2018	dc	Aisle 9		-4.99	-11,821.16
Check	02/16/2018	1149	Morris Bowmin		-80.00	-11,901.16
Check	02/16/2018	dc	Supreme Health		-27.34	-11,928.50
Check	02/16/2018	dc	Lakeway		-21.00	-11,949.50
Check	02/16/2018	dc	Emes Supermarket		-18.34	-11,967.84
Check	02/16/2018	dc	Aisle 9		-11.62	-11,979.46
Check	02/16/2018	dc	Lakeway		-11.00	-11,980.46
Check	02/16/2018	dc	Uber		-10.23	-12,000.69
Check	02/16/2018	dc	Aisle 9		-10.01	-12,010.70
Check	02/16/2018	dc	Aisle 9		-9.99	-12,020.69
Check	02/16/2018	dc	Uber		-9.51	-12,030.20
Check	02/16/2018	dc	Lyft		-8.11	-12,038.31
Check	02/16/2018	dc	Uber		-7.50	-12,045.81

## Sylvia Manheim Avraham Manheim

### Reconciliation Detail

**0699 Manheim DIP 17-33851, Period Ending 02/23/2018**

Type	Date	Num	Name	Amount	Balance
				Clr	
Check	02/20/2018	dc	Verizon	-103.73	-12,149.54
Transfer	02/20/2018			-100.00	-12,249.54
Check	02/20/2018	dc	Royal Family Shoes	-95.00	-12,344.54
Check	02/20/2018	dc	Sari's Spa	-67.00	-12,411.54
Check	02/20/2018	dc	Shoetique	-53.99	-12,465.53
Check	02/20/2018	1114	Living Torah	-50.00	-12,515.53
Check	02/20/2018	dc	Stitch n Sew	-40.47	-12,556.00
Check	02/20/2018	dc	Lakeway	-37.00	-12,593.00
Transfer	02/20/2018			-30.00	-12,623.00
Check	02/20/2018	dc	Lakeway	-25.50	-12,648.50
Check	02/20/2018	dc	Amazon	-22.43	-12,670.93
Check	02/20/2018	dc	Lakeway	-21.00	-12,691.93
Check	02/20/2018	1109	Lakeway	-20.00	-12,711.93
Check	02/20/2018	dc	Aisle 9	-18.14	-12,730.07
Check	02/20/2018	dc	Lakeway	-17.00	-12,747.07
Check	02/20/2018	dc	Emes Supermarket	-16.09	-12,763.16
Check	02/20/2018	dc	Lakeway	-15.00	-12,778.16
Check	02/20/2018	dc	Lakeway	-14.00	-12,792.16
Check	02/20/2018	dc	Pita Hut	-13.05	-12,805.21
Check	02/20/2018	dc	Lakeway	-11.00	-12,816.21
Check	02/20/2018	dc	Aisle 9	-3.84	-12,820.05
Check	02/21/2018	1019	Express Organic Cleaners	-297.60	-13,117.65
Check	02/21/2018	dc	Schreibers Shoes	-59.90	-13,177.55
Check	02/21/2018	dc	Lakeway	-49.00	-13,226.55
Transfer	02/21/2018			-15.00	-13,241.55
Check	02/21/2018	1034	Toys 4 U	-10.80	-13,252.35
Check	02/22/2018	178	Cash	-100.00	-13,352.35
Transfer	02/22/2018			-50.00	-13,402.35
Transfer	02/22/2018			-10.00	-13,412.35
Check	02/22/2018	dc	Uber	-8.48	-13,420.83
Check	02/23/2018	w/d	ATM Withdrawal	-500.00	-13,920.83
Check	02/23/2018	dc	Lakeway	-26.00	-13,946.83
Transfer	02/23/2018			-20.00	-13,966.83

**Sylvia Manheim Avraham Manheim**

**Reconciliation Detail**

**0699 Manheim DIP 17-33851, Period Ending 02/23/2018**

Type	Date	Num	Name	Amount	Balance
Check	02/23/2018	1032	Lakewood Express	-9.00	-13,975.83
Check	02/23/2018	dc	Uber	-7.40	-13,983.23

Total Checks and Payments

Deposits and Credits - 17 items

Transfer	01/25/2018			40.00	40.00
Transfer	01/29/2018			400.00	440.00
Transfer	01/30/2018			338.00	778.00
Transfer	01/30/2018			3,100.00	3,878.00
Deposit	01/31/2018			3,040.00	6,918.00
Deposit	02/05/2018			960.00	7,878.00
Deposit	02/08/2018	dc	Lakeway	8.00	7,886.00
Deposit	02/08/2018	dc	Lakeway	37.00	7,923.00
Deposit	02/12/2018			1,650.00	9,573.00
Transfer	02/14/2018			113.00	9,686.00
Transfer	02/14/2018			150.00	9,836.00
Transfer	02/16/2018		Best Enterprise	80.00	9,916.00
Deposit	02/16/2018			500.00	10,416.00
Transfer	02/20/2018			6.00	10,422.00
Transfer	02/20/2018			44.01	10,466.01
Transfer	02/21/2018		Daas Kedoshim	480.00	10,946.01
Deposit	02/21/2018			2,870.00	13,816.01
Deposit	02/22/2018			13,816.01	13,816.01

Total Deposits and Credits

Total Cleared Transactions

Cleared Balance

Register Balance as of 02/23/2018

-13,983.23	-13,983.23
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-13,983.23

-13,983.23

-13,983.23

-13,983.23

-13,983.23

-13,983.23

-13,983.23

-13,983.23

-13,983.23

-13,983.23

-13,983.23

**Sylvia Manheim Avraham Manheim**

**Reconciliation Summary**

**1572 Manheim 17-33851, Period Ending 03/05/2018**

**Mar 5, 18**

<b>Beginning Balance</b>	415.19
<b>Cleared Transactions</b>	
Checks and Payments - 44 Items	-1,432.76
Deposits and Credits - 10 Items	1,020.92
<b>Total Cleared Transactions</b>	<b>-411.84</b>
<b>Cleared Balance</b>	<b>3.35</b>
<b>Register Balance as of 03/05/2018</b>	<b>3.35</b>

**Sylvia Manheim Avraham Manheim**

**Reconciliation Detail**

1572 Manheim 17-33851, Period Ending 03/05/2018

Type	Date	Num	Name	Cdr	Amount	Balance
					415.19	
<b>Beginning Balance</b>						
<b>Cleared Transactions</b>						
<b>Checks and Payments - 44 items</b>						
Check	02/07/2018			✓	-35.00	-35.00
Check	02/08/2018	dc	Nerofei	✓	-188.00	-223.00
Check	02/08/2018	dc	Judaica Plaza	✓	-22.21	-245.21
Check	02/08/2018	dc	Aisle 9	✓	-18.95	-264.16
Check	02/08/2018	dc	Aisle 9	✓	-13.22	-277.38
Check	02/08/2018	dc	Uber	✓	-10.67	-288.05
Check	02/08/2018	dc	Lakeway	✓	-10.00	-298.05
Check	02/08/2018	dc	Uber	✓	-8.85	-306.90
Check	02/08/2018	dc	Uber	✓	-8.23	-315.13
Check	02/08/2018	dc	Uber	✓	-5.00	-320.13
Transfer	02/09/2018			✓	-30.00	-350.13
Check	02/09/2018	dc	Aisle 9	✓	-14.08	-364.21
Check	02/09/2018	dc	Aisle 9	✓	-12.64	-376.85
Check	02/09/2018	dc	Uber	✓	-7.74	-384.59
Check	02/09/2018	dc	Uber	✓	-7.38	-391.97
Check	02/13/2018	dc	Nerofei	✓	-188.00	-579.97
Transfer	02/14/2018			✓	-113.00	-692.97
Check	02/14/2018	dc	Uber	✓	-9.53	-702.50
Check	02/14/2018	dc	Uber	✓	-8.13	-710.63
Check	02/20/2018	dc	Aisle 9	✓	-16.66	-727.29
Check	02/20/2018	dc	Aisle 9	✓	-9.97	-737.26
Transfer	02/20/2018			✓	-6.00	-743.26
Check	02/22/2018	dc	Aisle 9	✓	-17.02	-760.28
Check	02/23/2018	dc	Lakeway	✓	-10.00	-770.28
Transfer	02/26/2018			✓	-290.00	-1,060.28
Check	02/26/2018	dc	DB Electronics	✓	-36.19	-1,096.47
Check	02/26/2018	dc	Lakeway	✓	-21.00	-1,117.47
Check	02/26/2018	dc	Aisle 9	✓	-11.85	-1,129.32
Check	02/26/2018	dc	Skypa	✓	-10.00	-1,139.32
Check	02/26/2018	dc	Lakeway	✓	-10.00	-1,149.32

**Sylvia Manheim Avraham Manheim**

**Reconciliation Detail**

1572 Manheim 17-33851, Period Ending 03/05/2018

Type	Date	Num	Name	Clr	Amount	Balance
Check	02/26/2018	dc	Uber	✓	-9.62	-1,166.94
Check	02/27/2018	dc	Lakeway	✓	-37.00	-1,195.94
Check	02/27/2018	dc	Lakeway	✓	-29.00	-1,224.94
Check	02/27/2018	dc	Supreme Health	✓	-20.55	-1,245.49
Check	02/27/2018	dc	Lakeway	✓	-16.00	-1,261.49
Check	02/27/2018	dc	Lakeway	✓	-14.00	-1,275.49
Check	02/27/2018	dc	Lakeway	✓	-14.00	-1,289.49
Check	02/27/2018	dc	Lakeway	✓	-10.00	-1,299.49
Check	02/27/2018	dc	Lakeway	✓	-10.00	-1,309.49
Check	02/27/2018	dc	Lakeway	✓	-9.00	-1,318.49
Check	02/27/2018	dc	Amazon	✓	-9.00	-1,327.49
Check	02/28/2018	dc	Joseph and David	✓	-61.74	-1,388.23
Check	02/28/2018	dc	Ernes Supermarket	✓	-32.53	-1,421.76
Check	02/28/2018	dc	Lakeway	✓	-11.00	-1,432.76
<b>Total Checks and Payments</b>					<b>-1,432.76</b>	<b>-1,432.76</b>
<b>Deposits and Credits - 10 items</b>						
Deposit	02/12/2018	dc	Amazon	✓	45.92	45.92
Transfer	02/12/2018			✓	200.00	245.92
Transfer	02/13/2018			✓	50.00	295.92
Transfer	02/20/2018			✓	20.00	315.92
Transfer	02/20/2018			✓	30.00	345.92
Transfer	02/21/2018			✓	15.00	360.92
Transfer	02/22/2018			✓	10.00	370.92
Transfer	02/22/2018			✓	50.00	420.92
Transfer	02/26/2018			✓	100.00	520.92
Transfer	02/26/2018			✓	500.00	1,020.92
<b>Total Deposits and Credits</b>					<b>1,020.92</b>	<b>1,020.92</b>
<b>Total Cleared Transactions</b>						
Cleared Balance					<b>-411.84</b>	<b>-411.84</b>
Register Balance as of 03/05/2018					<b>-411.84</b>	<b>3.35</b>
					<b>-411.84</b>	<b>3.35</b>

**Sylvia Manheim Avraham Manheim  
Reconciliation Summary**

**1655 Manheim DIP 17-33851, Period Ending 03/11/2018**

**Mar 11, 18**

<b>Beginning Balance</b>	<b>184.06</b>
<b>Cleared Transactions</b>	
Checks and Payments - 28 Items	-873.45
Deposits and Credits - 6 Items	690.00
<b>Total Cleared Transactions</b>	<b>-183.45</b>
<b>Cleared Balance</b>	<b>0.61</b>
<b>Register Balance as of 03/11/2018</b>	<b>0.61</b>

**Sylvia Manheim Avraham Manheim**

**Reconciliation Detail**

**1655 Manheim DIP 17-33851, Period Ending 03/11/2018**

Type	Date	Num	Name	Cfr	Amount	Balance
<b>Beginning Balance</b>						<b>184.06</b>
<b>Cleared Transactions</b>						
<b>Checks and Payments - 28 items</b>						
Check	02/12/2018	dc	Amazon	✓	-88.97	-88.97
Check	02/12/2018	dc	Amazon	✓	-38.78	-127.75
Check	02/12/2018	dc	Amazon	✓	-28.35	-156.10
Check	02/12/2018	dc	Amazon	✓	-6.17	-162.27
Transfer	02/13/2018			✓	-50.00	-212.27
Check	02/13/2018	dc	Amazon	✓	-38.53	-250.80
Check	02/13/2018	dc	Aisle 9	✓	-7.45	-258.25
Check	02/13/2018	dc	Aisle 9	✓	-6.61	-264.86
Check	02/13/2018	dc	Four Corners	✓	-6.06	-270.92
Transfer	02/14/2018			✓	-150.00	-420.92
Check	02/14/2018	dc	Amazon	✓	-42.63	-463.55
Check	02/14/2018	dc	Amazon	✓	-26.80	-490.35
Check	02/14/2018	dc	Amazon	✓	-15.89	-506.34
Check	02/14/2018	dc	Amazon	✓	-13.49	-519.83
Check	02/14/2018	dc	Amazon	✓	-13.44	-533.27
Check	02/14/2018	dc	Amazon	✓	-4.89	-538.26
Check	02/15/2018	dc	Amazon	✓	-82.38	-620.64
Check	02/15/2018	dc	Amazon	✓	-11.18	-631.82
Check	02/15/2018	dc	Amazon	✓	-9.83	-641.65
Check	02/15/2018	dc	Amazon	✓	-7.44	-649.09
Transfer	02/16/2018			✓	-80.00	-729.09
Transfer	02/20/2018			✓	-44.01	-773.10
Check	02/20/2018	dc	Lakeway	✓	-23.00	-796.10
Check	02/20/2018	dc	Lakeway	✓	-21.00	-817.10
Transfer	02/20/2018			✓	-20.00	-837.10
Check	02/20/2018	dc	Ermas Supermarket	✓	-16.66	-853.76
Check	02/26/2018	dc	Amazon	✓	-8.69	-862.45
Transfer	02/27/2018			✓	-11.00	<b>-873.45</b>
<b>Total Checks and Payments</b>					<b>-873.45</b>	<b>-873.45</b>
<b>Deposits and Credits - 6 items</b>						

**Sylvia Manheim Avraham Manheim**  
**Reconciliation Detail**

1655 Manheim DIP 17-33851, Period Ending 03/11/2018

Type	Date	Num	Name	Cir	Amount	Balance
Transfer	02/12/2018			✓	50.00	50.00
Transfer	02/12/2018			✓	250.00	300.00
Transfer	02/13/2018			✓	170.00	470.00
Transfer	02/15/2018			✓	100.00	570.00
Transfer	02/20/2018			✓	100.00	670.00
Transfer	02/23/2018			✓	20.00	690.00
Total Deposits and Credits					690.00	690.00
Total Cleared Transactions					-183.45	-183.45
Cleared Balance					-183.45	0.61
Register Balance as of 03/11/2018					-183.45	0.61

## RENT ROLL

PROPERTY ADDRESS:	DECEMBER:	JANUARY:	FEBRUARY:	MARCH:
STREET:	CITY:			
CLYDEBANK CT. 1174C	LAKEWOOD	SOLD IN SHERIFF SALE (WHILE STAY IN EFFECT)	SOLD IN SHERIFF SALE (WHILE STAY IN EFFECT)	SOLD IN SHERIFF SALE (WHILE STAY IN EFFECT)
COUNTY LINE RD. E. 1289	LAKEWOOD	VACANT	\$ 790*	\$ 1650
DOWNING ST. 164	LAKEWOOD	\$ 1125	SOLD IN SHERIFF SALE	SOLD IN SHERIFF SALE
DEWEY AVE. 325	LAKEWOOD	\$ 3100	\$ 3100	\$ 2870
EISENHOWER ST. 1413	LAKEWOOD	\$ 1000	SOLD IN SHERIFF SALE	SOLD IN SHERIFF SALE
JOE PARKER RD. 340G	LAKEWOOD	\$ 883	\$ 1083	\$ 1083
PARIS COURT 1346	LAKEWOOD	\$ 1240	\$ 1240	\$ 1240
HOFFMAN AVE. 156	TRENTON	X	X	X
RUTHERFORD AVE. 323	TRENTON	X	X	X

\* \$ 860 WAS DEDUCTED FOR REPAIRS.



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T STATEMENT OF ACCOUNT

SYLVIA MANHEIM  
AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ  
807 FOREST AVE  
LAKEWOOD NJ 08701

Page: 1 of 11  
Statement Period: Jan 24 2018-Feb 23 2018  
Cust Ref #: 4333650699-039-T-##  
Primary Account #: 433-3650699

**Chapter 11 Checking**

SYLVIA MANHEIM  
AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ

Account # 433-3650699

**ACCOUNT SUMMARY**

Beginning Balance	2,452.94	Average Collected Balance	1,037.71
Deposits	1,460.00	Interest Earned This Period	0.00
Electronic Deposits	12,356.01	Interest Paid Year-to-Date	0.00
Other Credits	600.00	Annual Percentage Yield Earned	0.00%
		Days in Period	31
Checks Paid	3,691.80		
Electronic Payments	10,681.43		
Other Withdrawals	210.00		
Ending Balance	2,285.72		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$175.00	\$350.00
Total Returned Item Fees (NSF)	\$35.00	\$70.00

**DAILY ACCOUNT ACTIVITY**

**Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
02/06	DEPOSIT	960.00
02/16	DEPOSIT	500.00
Subtotal:		1,460.00

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
01/25	eTransfer Credit, Online Xfer Transfer from CK 4333651572	40.00
01/29	eTransfer Credit, Online Xfer Transfer from CK 4333651655	400.00
01/30	eTransfer Credit, Online Xfer Transfer from CK 4333651655	3,100.00
01/30	eTransfer Credit, Online Xfer Transfer from CK 4340176050	338.00
02/01	ATM CHECK DEPOSIT, ****30004047791 AUT 013118 ATM CHECK DEPOSI 1601 MADISON AVENUE LAKEWOOD * NJ	3,040.00
02/08	DEBIT CARD CREDIT, ****30004047791, AUT 020818 VISA DDA REF LAKEWAY CAR SERVICE 732 588 7777 * NJ	37.00
02/08	DEBIT CARD CREDIT, ****30003580552, AUT 020818 VISA DDA REF LAKEWAY CAR SERVICE 732 588 7777 * NJ	8.00

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## How to Balance your Account

**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
  - Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
  - Add any interest earned if you have an interest-bearing account.
  - Add any automatic deposit or overdraft line of credit.
  - Review all withdrawals shown on this statement and check them off in your account register.
  - Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
  2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
  3. Subtotal by adding lines 1 and 2.
  4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
  5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Page: 2 of 11

<b>①</b>	<b>Ending Balance</b>	<b>2,285.72</b>
<b>②</b>	<b>Total Deposits</b>	<b>+</b>
<b>③</b>	<b>Sub Total</b>	<b>_____</b>
<b>④</b>	<b>Total Withdrawals</b>	<b>-</b>
<b>⑤</b>	<b>Adjusted Balance</b>	<b>_____</b>

**FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR  
QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,  
Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
  - A description of the error or transaction you are unsure about.
  - The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

**INTEREST NOTICE**

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS  
SUMMARY**

**In case of Errors or Questions About Your Bill:**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
  - The dollar amount of the suspected error.
  - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days In Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

SYLVIA MANHEIM  
AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ

Page: 3 of 11  
Statement Period: Jan 24 2018-Feb 23 2018  
Cust Ref #: 4333650699-039-T##  
Primary Account #: 433-3650699

DAILY ACCOUNT ACTIVITY

**Electronic Deposits (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
02/12	ATM CASH DEPOSIT, ****30004047791 AUT 021218 ATM CASH DEPOSIT 1601 MADISON AVENUE LAKEWOOD * NJ	1,650.00
02/14	eTransfer Credit, Online Xfer Transfer from CK 4333651655	150.00
02/14	eTransfer Credit, Online Xfer Transfer from CK 4333651572	113.00
02/16	eTransfer Credit, Online Xfer Transfer from CK 4333651655	80.00
02/20	eTransfer Credit, Online Xfer Transfer from CK 4333651655	44.01
02/20	eTransfer Credit, Online Xfer Transfer from CK 4333651572	6.00
02/21	ATM CASH DEPOSIT, ****30004047791 AUT 022118 ATM CASH DEPOSIT 1601 MADISON AVENUE LAKEWOOD * NJ	200.00
02/21	ATM CASH DEPOSIT, ****30003580552 AUT 022118 ATM CASH DEPOSIT 1601 MADISON AVENUE LAKEWOOD * NJ	100.00
02/21	ATM CASH DEPOSIT, ****30004047791 AUT 022118 ATM CASH DEPOSIT 1601 MADISON AVENUE LAKEWOOD * NJ	100.00
02/21	ATM CASH DEPOSIT, ****30004047791 AUT 022118 ATM CASH DEPOSIT 1601 MADISON AVENUE LAKEWOOD * NJ	50.00
02/21	ATM CASH DEPOSIT, ****30003580552 AUT 022118 ATM CASH DEPOSIT 1601 MADISON AVENUE LAKEWOOD * NJ	30.00
02/22	ATM CASH DEPOSIT, ****30004047791 AUT 022218 ATM CASH DEPOSIT 1601 MADISON AVENUE LAKEWOOD * NJ	1,450.00
02/22	ATM CASH DEPOSIT, ****30004047791 AUT 022218 ATM CASH DEPOSIT 1601 MADISON AVENUE LAKEWOOD * NJ	1,400.00
02/22	ATM CASH DEPOSIT, ****30004047791 AUT 022218 ATM CASH DEPOSIT 1601 MADISON AVENUE LAKEWOOD * NJ	20.00
		Subtotal: 12,356.01

**Other Credits**

POSTING DATE	DESCRIPTION	AMOUNT
01/24	RETURNED ITEM	600.00
		Subtotal: 600.00

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America's Most Convenient Bank®

STATEMENT OF ACCOUNT

SYLVIA MANHEIM  
AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ

Page: 4 of 11  
Statement Period: Jan 24 2018-Feb 23 2018  
Cust Ref #: 4333650699-039-T-##  
Primary Account #: 433-3650699

DAILY ACCOUNT ACTIVITY

Checks Paid	No. Checks: 23	*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments			
DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
02/22	178	100.00	02/12	1113*	50.00
02/21	1019*	297.60	02/20	1114	50.00
01/26	1028*	600.00	02/01	1127*	120.00
02/01	1031*	150.00	02/01	1128	136.00
02/23	1032	9.00	02/02	1129	380.00
02/21	1034*	10.80	02/05	1132*	500.00
02/13	1103*	23.00	02/05	1133	500.00
01/25	1104	27.00	02/13	1136*	45.00
02/05	1105	200.00	02/09	1137	160.00
02/12	1106	36.40	02/12	1139*	170.00
02/20	1109*	20.00	02/16	1149*	80.00
02/12	1110	27.00			
				Subtotal:	3,691.80

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
01/24	eTransfer Debit, Online Xfer Transfer to CK 4333651572	375.00
01/24	eTransfer Debit, Online Xfer Transfer to CK 4333651655	350.00
01/24	eTransfer Debit, Online Xfer Transfer to CK 4333651572	200.00
01/24	eTransfer Debit, Online Xfer Transfer to CK 4333651655	190.00
01/24	eTransfer Debit, Online Xfer Transfer to CK 4333651572	20.00
01/25	eTransfer Debit, Online Xfer Transfer to CK 4333651655	500.00
01/25	eTransfer Debit, Online Xfer Transfer to CK 4333651655	250.00
01/25	eTransfer Debit, Online Xfer Transfer to CK 4333651655	200.00
01/26	eTransfer Debit, Online Xfer Transfer to CK 4333651655	120.00
01/26	eTransfer Debit, Online Xfer Transfer to CK 4333651655	100.00
01/26	eTransfer Debit, Online Xfer Transfer to CK 4333651655	100.00
01/26	eTransfer Debit, Online Xfer Transfer to CK 4333651655	60.00

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STATEMENT OF ACCOUNT

SYLVIA MANHEIM  
AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ

Page: 5 of 11  
Statement Period: Jan 24 2018-Feb 23 2018  
Cust Ref #: 4333650699-039-T-##  
Primary Account #: 433-3650699

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
01/29	DEBIT CARD PURCHASE, ****30003580552, AUT 012518 VISA DDA PUR AMERICAN WATER PAYMENT 800 272 1325 * NJ	333.30
01/29	eTransfer Debit, Online Xfer Transfer to CK 4333651655	30.00
01/30	eTransfer Debit, Online Xfer Transfer to CK 4340176050	600.00
01/30	eTransfer Debit, Online Xfer Transfer to CK 4333651572	200.00
01/30	eTransfer Debit, Online Xfer Transfer to CK 4333651655	100.00
01/31	eTransfer Debit, Online Xfer Transfer to CK 4333651655	370.00
01/31	TD ATM DEBIT, ****30004047791, AUT 013118 DDA WITHDRAW 1601 MADISON AVENUE LAKEWOOD * NJ	160.00
01/31	eTransfer Debit, Online Xfer Transfer to CK 4333651655	100.00
01/31	DEBIT CARD PURCHASE, ****30004047791, AUT 013018 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	20.83
01/31	DEBIT CARD PURCHASE, ****30004047791, AUT 013018 VISA DDA PUR BP PRINT GROUP RTL 732 9059830 * NJ	4.34
02/01	eTransfer Debit, Online Xfer Transfer to CK 4333651655	700.00
02/01	TD ATM DEBIT, ****30004047791, AUT 013118 DDA WITHDRAW 1601 MADISON AVENUE LAKEWOOD * NJ	80.00
02/01	DEBIT CARD PURCHASE, ****30003580552, AUT 013118 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	37.00
02/01	DEBIT CARD PURCHASE, ****30003580552, AUT 013118 VISA DDA PUR SUPREME HEALTH FOOD LKW LAKEWOOD * NJ	18.65
02/02	eTransfer Debit, Online Xfer Transfer to CK 4333651572	160.00
02/02	DEBIT CARD PURCHASE, ****30004047791, AUT 013118 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	69.10
02/02	DEBIT CARD PURCHASE, ****30004047791, AUT 013118 VISA DDA PUR JOSEPH AND DAVID LAKEWOOD * NJ	56.19
02/02	DEBIT CARD PURCHASE, ****30004047791, AUT 020118 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	54.50
02/02	DEBIT CARD PURCHASE, ****30004047791, AUT 020118 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	37.00
02/02	DEBIT CARD PURCHASE, ****30003580552, AUT 013118 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	27.05
02/05	eTransfer Debit, Online Xfer Transfer to CK 4333651572	200.00
02/05	eTransfer Debit, Online Xfer Transfer to CK 4333651572	50.00

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America's Most Convenient Bank®

STATEMENT OF ACCOUNT

SYLVIA MANHEIM  
AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ

Page: 6 of 11  
Statement Period: Jan 24 2018-Feb 23 2018  
Cust Ref #: 4333650699-039-T-###  
Primary Account #: 433-3650699

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
02/05	DEBIT CARD PURCHASE, ****30004047791, AUT 020218 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	37.00
02/05	DEBIT CARD PURCHASE, ****30003580552, AUT 020118 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	29.00
02/05	DEBIT CARD PURCHASE, ****30004047791, AUT 020118 VISA DDA PUR STAPLES 00105452 HOWELL * NJ	22.79
02/05	DEBIT CARD PURCHASE, ****30003580552, AUT 020118 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	20.00
02/05	DEBIT CARD PURCHASE, ****30004047791, AUT 020418 VISA DDA PUR SUPREME HEALTH FOOD LKW LAKEWOOD * NJ	19.36
02/05	DEBIT CARD PURCHASE, ****30004047791, AUT 020418 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	18.95
02/05	DEBIT CARD PURCHASE, ****30003580552, AUT 020118 VISA DDA PUR MADISON PHARMACY LAKEWOOD * NJ	11.21
02/05	DEBIT CARD PURCHASE, ****30004047791, AUT 020118 VISA DDA PUR FOUR CORNERS LAKEWOOD * NJ	10.96
02/05	DEBIT CARD PURCHASE, ****30003580552, AUT 020118 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	8.58
02/05	DEBIT CARD PURCHASE, ****30004047791, AUT 020118 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	4.49
02/06	eTransfer Debit, Online Xfer Transfer to CK 4333651655	200.00
02/06	eTransfer Debit, Online Xfer Transfer to CK 4333651655	100.00
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020718 VISA DDA PUR TABICK SPECIFIC CHIROPRA BROOKLYN * NY	400.00
02/08	ELECTRONIC CK PMT-BOC, NPGS II, INC CHECKPAYMT 1102	159.94
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020418 VISA DDA PUR AMAZON MKTPLACE PMTS WWW WWW AMAZON CO * WA	55.14
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020418 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	43.98
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020818 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	43.98
02/08	DEBIT CARD PURCHASE, ****30003580552, AUT 020618 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	42.00
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020418 VISA DDA PUR JOSEPH AND DAVID LAKEWOOD * NJ	38.54
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020418 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	30.74
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020418 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	28.70
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020418 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	22.89

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STATEMENT OF ACCOUNT

SYLVIA MANHEIM  
AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ

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Primary Account #: 433-3650699

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020418 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	19.98
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020518 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	18.14
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020618 VISA DDA PUR CIRCA LAKEWOOD * NJ	14.87
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020518 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	11.15
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020418 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	9.99
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020418 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	9.93
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020418 VISA DDA PUR CIRCA LAKEWOOD * NJ	7.94
02/08	DEBIT CARD PURCHASE, ****30004047791, AUT 020418 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	6.54
02/09	DEBIT CARD PURCHASE, ****30004047791, AUT 020718 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	255.00
02/09	eTransfer Debit, Online Xfer Transfer to CK 4333651655	100.00
02/09	DEBIT CARD PURCHASE, ****30004047791, AUT 020818 VISA DDA PUR FSI VERIZON BMC 3 50 800 345 6563 * TX	54.88
02/09	DEBIT CARD PURCHASE, ****30004047791, AUT 020818 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	30.17
02/09	DEBIT CARD PURCHASE, ****30004047791, AUT 020718 VISA DDA PUR SATMAR MEAT MARKET BROOKLYN * NY	29.18
02/09	DEBIT CARD PURCHASE, ****30004047791, AUT 020818 VISA DDA PUR SUPREME HEALTH FOOD LKW LAKEWOOD * NJ	19.75
02/12	eTransfer Debit, Online Xfer Transfer to CK 4333651655	250.00
02/12	eTransfer Debit, Online Xfer Transfer to CK 4333651572	200.00
02/12	eTransfer Debit, Online Xfer Transfer to CK 4333651655	50.00
02/12	DEBIT CARD PURCHASE, ****30004047791, AUT 020918 VISA DDA PUR AMAZON COM AMZN COM BILL AMZN COM BILL * WA	40.55
02/12	DEBIT CARD PURCHASE, ****30004047791, AUT 020918 VISA DDA PUR AMAZON COM AMZN COM BILL * WA	36.52
02/12	DEBIT CARD PURCHASE, ****30004047791, AUT 020818 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	2.78
02/13	eTransfer Debit, Online Xfer Transfer to CK 4333651655	170.00
02/13	DEBIT CARD PURCHASE, ****30004047791, AUT 021218 VISA DDA PUR BEEPERS PLUS PO LAKEWOOD * NJ	6.42

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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
02/14	DEBIT CARD PURCHASE, ****30004047791, AUT 021218 VISA DDA PUR PAYPAL DUANMENGTAO 402 935 7733 * CA	104.99
02/14	DEBIT CARD PURCHASE, ****30004047791, AUT 021218 VISA DDA PUR FEDEX 789710427700 MEMPHIS * TN	21.99
02/14	DEBIT CARD PURCHASE, ****30004047791, AUT 021318 VISA DDA PUR SUPREME HEALTH FOOD LKW LAKEWOOD * NJ	21.85
02/14	DEBIT CARD PURCHASE, ****30004047791, AUT 021218 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	21.42
02/14	DEBIT CARD PURCHASE, ****30004047791, AUT 021318 VISA DDA PUR UBER TRIP BK4Y2 HELP UBER COM * CA	8.23
02/14	DEBIT CARD PURCHASE, ****30004047791, AUT 021218 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	6.58
02/14	DEBIT CARD PURCHASE, ****30004047791, AUT 021318 VISA DDA PUR BP PRINT GROUP RTL 732 9059830 * NJ	3.10
02/14	DEBIT CARD PURCHASE, ****30004047791, AUT 021218 VISA DDA PUR STAPLES 00105452 HOWELL * NJ	2.35
02/15	eTransfer Debit, Online Xfer Transfer to CK 4333651656	100.00
02/15	DEBIT CARD PURCHASE, ****30004047791, AUT 021318 VISA DDA PUR BLAISE PYROTECHNICS 281 201 0076 * TX	48.00
02/15	DEBIT CARD PURCHASE, ****30004047791, AUT 021318 VISA DDA PUR JOSEPH AND DAVID LAKEWOOD * NJ	38.54
02/15	DEBIT CARD PURCHASE, ****30004047791, AUT 021418 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	33.00
02/15	DEBIT CARD PURCHASE, ****30004047791, AUT 021418 VISA DDA PUR SELCO HATTERS INC 347 768 4655 * NJ	30.00
02/15	DEBIT CARD PURCHASE, ****30004047791, AUT 021418 VISA DDA PUR UBER TRIP DK3Z7 HELP UBER COM * CA	21.52
02/15	DEBIT CARD PURCHASE, ****30004047791, AUT 021318 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	11.49
02/15	DEBIT CARD PURCHASE, ****30004047791, AUT 021318 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	10.77
02/15	DEBIT CARD PURCHASE, ****30004047791, AUT 021418 VISA DDA PUR UBER TRIP 6D6ET HELP UBER COM * CA	9.39
02/15	DEBIT CARD PURCHASE, ****30004047791, AUT 021418 VISA DDA PUR SUPREME HEALTH FOOD LKW LAKEWOOD * NJ	8.38
02/15	DEBIT CARD PURCHASE, ****30004047791, AUT 021418 VISA DDA PUR UBER B4P4Y HELP UBER COM * CA	8.27
02/15	DEBIT CARD PURCHASE, ****30004047791, AUT 021318 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	6.90
02/15	DEBIT CARD PURCHASE, ****30004047791, AUT 021318 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	4.99
02/16	DEBIT CARD PURCHASE, ****30003580552, AUT 021518 VISA DDA PUR SUPREME HEALTH FOOD LKW LAKEWOOD * NJ	27.34

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STATEMENT OF ACCOUNT

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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
02/16	DEBIT CARD PURCHASE, ****30004047791, AUT 021518 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	21.00
02/16	DEBIT CARD PURCHASE, ****30004047791, AUT 021418 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	18.34
02/16	DEBIT CARD PURCHASE, ****30004047791, AUT 021418 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	11.62
02/16	DEBIT CARD PURCHASE, ****30004047791, AUT 021518 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	11.00
02/16	DEBIT CARD PURCHASE, ****30004047791, AUT 021518 VISA DDA PUR UBER TRIP I44CS HELP UBER COM * CA	10.23
02/16	DEBIT CARD PURCHASE, ****30004047791, AUT 021418 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	10.01
02/16	DEBIT CARD PURCHASE, ****30004047791, AUT 021418 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	9.99
02/16	DEBIT CARD PURCHASE, ****30004047791, AUT 021518 VISA DDA PUR UBER TRIP LOBJC HELP UBER COM * CA	9.51
02/16	DEBIT CARD PURCHASE, ****30003580552, AUT 021518 VISA DDA PUR LYFT RIDE THU 1PM LYFT COM * CA	8.11
02/16	DEBIT CARD PURCHASE, ****30004047791, AUT 021518 VISA DDA PUR UBER TRIP GZSI2 HELP UBE 800 5928996 * CA	7.50
02/20	DEBIT CARD PURCHASE, ****30003580552, AUT 021518 VISA DDA PUR FSI VERIZON BMC 3 50 800 345 6563 * TX	103.73
02/20	eTransfer Debit, Online Xfer Transfer to CK 4333651655	100.00
02/20	DEBIT CARD PURCHASE, ****30004047791, AUT 021818 VISA DDA PUR ROYAL FAMILY SHOES HOW HOWELL * NJ	95.00
02/20	DEBIT CARD PURCHASE, ****30004047791, AUT 021818 VISA DDA PUR SQ SARI S SPA GOSQ COM LAKEWOOD * NJ	67.00
02/20	DEBIT CARD PURCHASE, ****30004047791, AUT 021918 VISA DDA PUR SHOETIQUE 732 961 1425 * NJ	53.99
02/20	DEBIT CARD PURCHASE, ****30004047791, AUT 021818 VISA DDA PUR STITCH N SEW LAKEWOOD * NJ	40.47
02/20	DEBIT CARD PURCHASE, ****30004047791, AUT 021818 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	37.00
02/20	eTransfer Debit, Online Xfer Transfer to CK 4333651572	30.00
02/20	DEBIT CARD PURCHASE, ****30004047791, AUT 021618 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	25.50
02/20	DEBIT CARD PURCHASE, ****30003580552, AUT 021718 VISA DDA PUR AMAZON COM AMZN COM BILL * WA	22.43
02/20	DEBIT CARD PURCHASE, ****30004047791, AUT 021918 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	21.00
02/20	DEBIT CARD PURCHASE, ****30004047791, AUT 021518 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	18.14

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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
02/20	DEBIT CARD PURCHASE, ****30004047791, AUT 021618 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	17.00
02/20	DEBIT CARD PURCHASE, ****30003580552, AUT 021518 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	16.09
02/20	DEBIT CARD PURCHASE, ****30004047791, AUT 021618 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	15.00
02/20	DEBIT CARD PURCHASE, ****30004047791, AUT 021818 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	14.00
02/20	DEBIT CARD PURCHASE, ****30004047791, AUT 021518 VISA DDA PUR PITA HUT LAKEWOOD * NJ	13.05
02/20	DEBIT CARD PURCHASE, ****30004047791, AUT 021618 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	11.00
02/20	DEBIT CARD PURCHASE, ****30004047791, AUT 021518 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	3.84
02/21	DEBIT CARD PURCHASE, ****30004047791, AUT 021918 VISA DDA PUR SCHREIBER S SHOES LAKEWOOD * NJ	59.90
02/21	DEBIT CARD PURCHASE, ****30004047791, AUT 021918 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	49.00
02/21	eTransfer Debit, Online Xfer Transfer to CK 4333651572	15.00
02/22	eTransfer Debit, Online Xfer Transfer to CK 4333651572	50.00
02/22	eTransfer Debit, Online Xfer Transfer to CK 4333651572	10.00
02/22	DEBIT CARD PURCHASE, ****30004047791, AUT 022118 VISA DDA PUR UBER TRIP HD3IE HELP UBER COM * CA	8.48
02/23	TD ATM DEBIT, ****30004047791, AUT 022318 DDA WITHDRAW 4526 13TH AVENUE BOROUGH PARK * NY	500.00
02/23	DEBIT CARD PURCHASE, ****30004047791, AUT 022118 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	26.00
02/23	eTransfer Debit, Online Xfer Transfer to CK 4333651655	20.00
02/23	DEBIT CARD PURCHASE, ****30004047791, AUT 022218 VISA DDA PUR UBER TRIP 3RSMF HELP UBER COM * CA	7.40
	Subtotal:	10,681.43

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
01/24	OVERDRAFT RET	35.00
01/29	OVERDRAFT PD	140.00
01/30	OVERDRAFT PD	35.00
	Subtotal:	210.00

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STATEMENT OF ACCOUNT

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AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ

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Primary Account #: 433-3650699

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
01/23	2,452.94	02/08	833.19
01/24	1,882.94	02/09	184.21
01/25	945.94	02/12	970.96
01/26	-34.06	02/13	726.54
01/29	-137.36	02/14	799.03
01/30	2,365.64	02/15	467.78
01/31	1,710.47	02/16	823.13
02/01	3,508.82	02/20	98.90
02/02	2,724.98	02/21	146.60
02/05	1,092.64	02/22	2,848.12
02/06	1,752.64	02/23	2,285.72

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T STATEMENT OF ACCOUNT

SYLVIA MANHEIM  
AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ  
807 FOREST AVE  
LAKEWOOD NJ 08701

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Primary Account #: 433-3651572

**Chapter 11 Checking**

SYLVIA MANHEIM  
AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ

Account # 433-3651572

**ACCOUNT SUMMARY**

Beginning Balance	415.19	Average Collected Balance	69.39
Electronic Deposits	1,020.92	Interest Earned This Period	0.00
Other Credits	150.00	Interest Paid Year-to-Date	0.00
Checks Paid	150.00	Annual Percentage Yield Earned	0.00%
Electronic Payments	1,397.76	Days in Period	28
Other Withdrawals	35.00		
Ending Balance	3.35		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$35.00	\$105.00

**DAILY ACCOUNT ACTIVITY**

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
02/12	DEBIT CARD CREDIT, *****30004092128, AUT 021118 VISA DDA REF AMAZON MKTPLACE PMTS AMZN COM BILL * WA	45.92
02/12	eTransfer Credit, Online Xfer Transfer from CK 4333650699	200.00
02/13	eTransfer Credit, Online Xfer Transfer from CK 4333651655	50.00
02/20	eTransfer Credit, Online Xfer Transfer from CK 4333650699	30.00
02/20	eTransfer Credit, Online Xfer Transfer from CK 4333651655	20.00
02/21	eTransfer Credit, Online Xfer Transfer from CK 4333650699	15.00
02/22	eTransfer Credit, Online Xfer Transfer from CK 4333650699	50.00
02/22	eTransfer Credit, Online Xfer Transfer from CK 4333650699	10.00
02/26	eTransfer Credit, Online Xfer Transfer from CK 4333650699	500.00
02/26	eTransfer Credit, Online Xfer Transfer from CK 4333650699	100.00
	Subtotal:	1,020.92

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## How to Balance your Account

**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
  - Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
  - Add any interest earned if you have an interest-bearing account.
  - Add any automatic deposit or overdraft line of credit.
  - Review all withdrawals shown on this statement and check them off in your account register.
  - Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
  2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
  3. Subtotal by adding lines 1 and 2.
  4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
  5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

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①	<b>Ending Balance</b>	3.35
②	<b>Total Deposits</b>	+ _____
③	<b>Sub Total</b>	_____
④	<b>Total Withdrawals</b>	- _____
⑤	<b>Adjusted Balance</b>	_____

**FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR  
QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,  
Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
  - A description of the error or transaction you are unsure about.
  - The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

**INTEREST NOTICE**

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS  
SUMMARY**

In case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we send you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
  - The dollar amount of the suspected error.
  - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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STATEMENT OF ACCOUNT

SYLVIA MANHEIM  
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DAILY ACCOUNT ACTIVITY

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
02/07	RETURNED ITEM	150.00
	Subtotal:	150.00

Checks Paid      No. Checks: 1      \*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT
02/06	100	150.00
	Subtotal:	150.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
02/08	DEBIT CARD PURCHASE, ****30004092128, AUT 020518 VISA DDA PUR NEROFEI 732 497 2448 * NJ	188.00
02/08	DEBIT CARD PURCHASE, ****30004092128, AUT 020518 VISA DDA PUR JUDAICA PLAZA 732 942 4500 * NY	22.21
02/08	DEBIT CARD PURCHASE, ****30004092128, AUT 020618 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	18.95
02/08	DEBIT CARD PURCHASE, ****30004092128, AUT 020518 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	13.22
02/08	DEBIT CARD PURCHASE, ****30004092128, AUT 020618 VISA DDA PUR UBER 7BIEM HELP UBER COM * CA	10.67
02/08	DEBIT CARD PURCHASE, ****30004092128, AUT 020618 VISA DDA PUR LAKeway CAR SERVICE 732 588 7777 * NJ	10.00
02/08	DEBIT CARD PURCHASE, ****30004092128, AUT 020618 VISA DDA PUR UBER TRIP GKGGK HELP UBER COM * CA	8.85
02/08	DEBIT CARD PURCHASE, ****30004092128, AUT 020718 VISA DDA PUR UBER TRIP XFRA5 HELP UBER COM * CA	8.23
02/08	DEBIT CARD PURCHASE, ****30004092128, AUT 020718 VISA DDA PUR UBER TRIP TT4VZ 800 592 8996 * CA	5.00
02/08	eTransfer Debit, Online Xfer Transfer to CK 4333651655	30.00
02/09	DEBIT CARD PURCHASE, ****30004092128, AUT 020718 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	14.08
02/09	DEBIT CARD PURCHASE, ****30004092128, AUT 020718 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	12.64
02/09	DEBIT CARD PURCHASE, ****30004092128, AUT 020818 VISA DDA PUR UBER TRIP L6XKE HELP UBER COM * CA	7.74
02/09	DEBIT CARD PURCHASE, ****30004092128, AUT 020818 VISA DDA PUR UBER TRIP 4V5A7 HELP UBER COM * CA	7.38
02/13	DEBIT CARD PURCHASE, ****30004092128, AUT 021218 VISA DDA PUR NEROFEI 732 497 2448 * NJ	188.00
02/14	eTransfer Debit, Online Xfer Transfer to CK 4333650699	113.00
02/14	DEBIT CARD PURCHASE, ****30004092128, AUT 021318 VISA DDA PUR UBER TRIP L7L4T HELP UBER COM * CA	9.53

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STATEMENT OF ACCOUNT

SYLVIA MANHEIM  
AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ

Page: 4 of 5  
Statement Period: Feb 06 2018-Mar 05 2018  
Cust Ref #: 4333651572-039-T-##  
Primary Account #: 433-3651572

DAILY ACCOUNT ACTIVITY

**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
02/14	DEBIT CARD PURCHASE, ****30004092128, AUT 021318 VISA DDA PUR UBER TRIP 63PDQ HELP UBER COM * CA	8.13
02/20	DEBIT CARD PURCHASE, ****30004092128, AUT 021818 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	16.66
02/20	DEBIT CARD PURCHASE, ****30004092128, AUT 021718 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	9.97
02/20	eTransfer Debit, Online Xfer Transfer to CK 4333650699	6.00
02/22	DEBIT CARD PURCHASE, ****30004092128, AUT 022018 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	17.02
02/23	DEBIT CARD PURCHASE, ****30004092128, AUT 022218 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	10.00
02/26	eTransfer Debit, Online Xfer Transfer to CK 4333650699	290.00
02/26	DEBIT CARD PURCHASE, ****30004092128, AUT 022518 VISA DDA PUR DB ELECTRONICS LAKEWOOD * NJ	36.19
02/26	DEBIT CARD PURCHASE, ****30004092128, AUT 022218 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	21.00
02/26	DEBIT CARD PURCHASE, ****30004092128, AUT 022218 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	11.85
02/26	DEBIT CARD PURCHASE, ****30004092128, AUT 022218 VISA DDA PUR SKYPE COM GO BILL 6508991504 * CA	10.00
02/26	DEBIT CARD PURCHASE, ****30004092128, AUT 022518 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	10.00
02/26	DEBIT CARD PURCHASE, ****30004092128, AUT 022518 VISA DDA PUR UBER TRIP GQWXC HELP UBER COM * CA	9.62
02/27	DEBIT CARD PURCHASE, ****30004092128, AUT 022618 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	37.00
02/27	DEBIT CARD PURCHASE, ****30004092128, AUT 022618 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	29.00
02/27	DEBIT CARD PURCHASE, ****30004092128, AUT 022618 VISA DDA PUR SUPREME HEALTH FOOD LKW LAKEWOOD * NJ	20.55
02/27	DEBIT CARD PURCHASE, ****30004092128, AUT 022618 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	16.00
02/27	DEBIT CARD PURCHASE, ****30004092128, AUT 022518 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	14.00
02/27	DEBIT CARD PURCHASE, ****30004092128, AUT 022618 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	14.00
02/27	DEBIT CARD PURCHASE, ****30004092128, AUT 022518 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	10.00
02/27	DEBIT CARD PURCHASE, ****30004092128, AUT 022618 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	10.00
02/27	DEBIT CARD PURCHASE, ****30004092128, AUT 022518 VISA DDA PUR LAKEYAW CAR SERVICE 732 588 7777 * NJ	9.00

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STATEMENT OF ACCOUNT

SYLVIA MANHEIM  
AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ

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Statement Period: Feb 06 2018-Mar 05 2018  
Cust Ref #: 4333651572-039-T-##  
Primary Account #: 433-3651572

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
02/27	DEBIT CARD PURCHASE, ****30004092128, AUT 022518 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	9.00
02/28	DEBIT CARD PURCHASE, ****30004092128, AUT 022618 VISA DDA PUR JOSEPH AND DAVID LAKEWOOD * NJ	61.74
02/28	DEBIT CARD PURCHASE, ****30004092128, AUT 022618 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	32.53
02/28	DEBIT CARD PURCHASE, ****30004092128, AUT 022618 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	11.00
	Subtotal:	1,397.76

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
02/07	OVERDRAFT RET	35.00
	Subtotal:	35.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/05	415.19	02/20	17.85
02/06	265.19	02/21	32.85
02/07	380.19	02/22	75.83
02/08	95.06	02/23	65.83
02/09	23.22	02/26	277.17
02/12	269.14	02/27	108.62
02/13	131.14	02/28	3.35
02/14	0.48		

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Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender





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T STATEMENT OF ACCOUNT

SYLVIA MANHEIM  
AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ  
807 FOREST AVE  
LAKEWOOD NJ 08701

Page: 1 of 4  
Statement Period: Feb 12 2018-Mar 11 2018  
Cust Ref #: 4333651655-039-T-##  
Primary Account #: 433-3651655

### Chapter 11 Checking

SYLVIA MANHEIM  
AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ

Account # 433-3651655

#### ACCOUNT SUMMARY

Beginning Balance	184.06	Average Collected Balance	39.53
Electronic Deposits	690.00	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	873.45	Annual Percentage Yield Earned	0.00%
Ending Balance	0.61	Days in Period	28

#### DAILY ACCOUNT ACTIVITY

##### Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
02/12	eTransfer Credit, Online Xfer Transfer from CK 4333650699	250.00
02/12	eTransfer Credit, Online Xfer Transfer from CK 4333650699	50.00
02/13	eTransfer Credit, Online Xfer Transfer from CK 4333650699	170.00
02/15	eTransfer Credit, Online Xfer Transfer from CK 4333650699	100.00
02/20	eTransfer Credit, Online Xfer Transfer from CK 4333650699	100.00
02/23	eTransfer Credit, Online Xfer Transfer from CK 4333650699	20.00
		Subtotal:
		690.00

##### Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
02/12	DEBIT CARD PURCHASE, ****30004088258, AUT 020918 VISA DDA PUR AMAZON COM AMZN COM BILL * WA	88.97
02/12	DEBIT CARD PURCHASE, ****30004088258, AUT 020918 VISA DDA PUR AMAZON COM AMZN COM BILL * WA	38.78
02/12	DEBIT CARD PURCHASE, ****30004088258, AUT 020918 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	28.35
02/12	DEBIT CARD PURCHASE, ****30004088258, AUT 020918 VISA DDA PUR AMAZON COM AMZN COM BILL * WA	6.17
02/13	eTransfer Debit, Online Xfer Transfer to CK 4333651572	50.00
02/13	DEBIT CARD PURCHASE, ****30004088258, AUT 021218 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	38.53
02/13	DEBIT CARD PURCHASE, ****30004088258, AUT 021118 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	7.45

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## How to Balance your Account

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**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
  - Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
  - Add any interest earned if you have an interest-bearing account.
  - Add any automatic deposit or overdraft line of credit.
  - Review all withdrawals shown on this statement and check them off in your account register.
  - Follow instructions 2-5 to verify your ending account balance.

- 1 Your ending balance shown on this statement is:
  - 2 List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
  - 3 Subtotal by adding lines 1 and 2.
  - 4 List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
  - 5 Subtract Line 4 from 3. This adjusted balance should equal your account balance.

**FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR  
QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,  
Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
  - A description of the error or transaction you are unsure about.
  - The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## **INTEREST NOTICE**

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY**

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
  - The dollar amount of the suspected error.
  - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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STATEMENT OF ACCOUNT

SYLVIA MANHEIM  
AVRAHAM MANHEIM  
DIP CASE 17-33851 DIST NJ

Page: 3 of 4  
Statement Period: Feb 12 2018-Mar 11 2018  
Cust Ref #: 4333651655-039-T-##  
Primary Account #: 433-3651655

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
02/13	DEBIT CARD PURCHASE, ****30004088258, AUT 021118 VISA DDA PUR AISLE 9 LAKEWOOD * NJ	6.61
02/13	DEBIT CARD PURCHASE, ****30004088258, AUT 021118 VISA DDA PUR FOUR CORNERS LAKEWOOD * NJ	6.06
02/14	eTransfer Debit, Online Xfer Transfer to CK 4333650699	150.00
02/14	DEBIT CARD PURCHASE, ****30004088258, AUT 021318 VISA DDA PUR AMAZON COM AMZN COM BILL AMZN COM BILL * WA	42.63
02/14	DEBIT CARD PURCHASE, ****30004088258, AUT 021318 VISA DDA PUR AMAZON MKTPLACE PMTS WWW WWW AMAZON CO * WA	26.80
02/14	DEBIT CARD PURCHASE, ****30004088258, AUT 021218 VISA DDA PUR AMAZON MKTPLACE PMTS WWW WWW AMAZON CO * WA	15.99
02/14	DEBIT CARD PURCHASE, ****30004088258, AUT 021318 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	13.49
02/14	DEBIT CARD PURCHASE, ****30004088258, AUT 021318 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	13.44
02/14	DEBIT CARD PURCHASE, ****30004088258, AUT 021218 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	4.99
02/15	DEBIT CARD PURCHASE, ****30004088258, AUT 021318 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	82.38
02/15	DEBIT CARD PURCHASE, ****30004088258, AUT 021318 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	11.18
02/15	DEBIT CARD PURCHASE, ****30004088258, AUT 021318 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	9.83
02/15	DEBIT CARD PURCHASE, ****30004088258, AUT 021318 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	7.44
02/16	eTransfer Debit, Online Xfer Transfer to CK 4333650699	80.00
02/20	eTransfer Debit, Online Xfer Transfer to CK 4333650699	44.01
02/20	DEBIT CARD PURCHASE, ****30004088258, AUT 021818 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	23.00
02/20	DEBIT CARD PURCHASE, ****30004088258, AUT 021718 VISA DDA PUR LAKEWAY CAR SERVICE 732 588 7777 * NJ	21.00
02/20	eTransfer Debit, Online Xfer Transfer to CK 4333651572	20.00
02/20	DEBIT CARD PURCHASE, ****30004088258, AUT 021518 VISA DDA PUR EMES SUPERMARKET LAKEWOOD * NJ	16.66
02/26	DEBIT CARD PURCHASE, ****30004088258, AUT 022318 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	8.69
02/27	eTransfer Debit, Online Xfer Transfer to CK 4333650699	11.00
	Subtotal:	873.45

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STATEMENT OF ACCOUNT

SYLVIA MANHEIM  
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Statement Period: Feb 12 2018-Mar 11 2018  
Cust Ref #: 4333651655-039-T-##  
Primary Account #: 433-3651655

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DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/11	184.06	02/16	24.97
02/12	321.79	02/20	0.30
02/13	383.14	02/23	20.30
02/14	115.80	02/26	11.61
02/15	104.97	02/27	0.61

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